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**AMENDMENT
TRANSMITTAL
FORM**

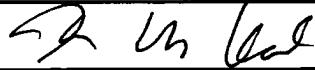
(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	18	Attorney Docket Number	41759-57619
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ENCLOSURES (Check all that apply)

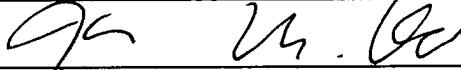
<input checked="" type="checkbox"/> Fee Determination Record Transmittal Form	<input checked="" type="checkbox"/> Second Amendment	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> After Final	
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge the fee of <u>\$455.00</u> in this application to a Deposit Account <u>20-0823</u> .	<input type="checkbox"/> Affidavits/declarations(s)	
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any over-payment, to Deposit Account Number <u>20-0823</u> . I have enclosed a duplicate copy of this sheet.	<input checked="" type="checkbox"/> Extension of Time Request	
<input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16.	<input checked="" type="checkbox"/> If an extension or an additional extension of time is required, but is not enclosed, please consider this a conditional petition therefore and charge Deposit Account <u>20-0823</u> accordingly	
<input checked="" type="checkbox"/> Any patent application processing fees under 37 C.F.R. 1.17.	<input checked="" type="checkbox"/> Request for Continued Examination	
	<input type="checkbox"/> Certified Copy of Priority Document(s)	
	<input type="checkbox"/> Drawing(s)	
	<input type="checkbox"/> Petition	
	<input type="checkbox"/> Terminal Disclaimer	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Thompson Coburn LLP		
Signature			
Printed name	Kevin M. Kercher		
Date	April 18, 2006	Reg. No.	33,408

CERTIFICATE OF ELECTRONIC TRANSMISSION

I certify that the documents referred to as enclosed herein are being transmitted to the U.S. Patent and Trademark Office via the EFS Web system located on the USPTO website on April 18, 2006.

Signature	
Typed or printed name	Kevin M. Kercher

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PATENT FEE DETERMINATION RECORD
Substitute for Form PTO-875

Application or Docket Number
41759-57619

APPLICATION AS FILED

(Column 1)

(Column 2)

FOR	NUMBER FILED	NUMBER EXTRA
BASIC FEE (37 CFR 1.16(a), (b), or (c))		
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	* 20
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	* 3
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).	
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))		

* If the difference in column 1 is less than zero, enter "0" in column 2

SMALL ENTITY

OR

**OTHER THAN
SMALL ENTITY**

RATE (\$)	FEES (\$)
N/A	
N/A	
x = 0.00	0.00
x = 0.00	0.00
N/A	
N/A	
TOTAL	0.00

OR

RATE (\$)	FEES (\$)
N/A	
N/A	
x = 0.00	0.00
x = 0.00	0.00
N/A	
N/A	
TOTAL	0.00

AMENDMENTS AS FILED

(Column 1)

(Column 2)

(Column 3)

2 nd AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total (37 CFR 1.16(i))	* 12	Minus **	15	= 0
	Independent (37 CFR 1.16(h))	* 2	Minus ***	4	= 0
Application Size Fee (37 CFR 1.16(s))					
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					

SMALL ENTITY

OR

**OTHER THAN
SMALL ENTITY**

RATE (\$)	ADDITIONAL FEE (\$)
x =	
x =	
N/A	
TOTAL ADD'L FEE	0

OR

RATE (\$)	ADDITIONAL FEE (\$)
x =	
x =	
N/A	
TOTAL ADD'L FEE	

AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total (37 CFR 1.16(i))	*	Minus **		=
	Independent (37 CFR 1.16(h))	*	Minus ***		=
Application Size Fee (37 CFR 1.16(s))					
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					

RATE (\$)	ADDITIONAL FEE (\$)
x =	
x =	
N/A	
TOTAL ADD'L FEE	

OR

RATE (\$)	ADDITIONAL FEE (\$)
x =	
x =	
N/A	
TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Andrew Mark Stringer :
: Confirmation No. 3948
U.S. Patent Application Serial No. 10/039,565 :
: Examiner: George C. Neutrauter
: Customer No. 021888
Filed: August 30, 2002 :
: Group Art Unit: 2143
: Attorney Docket No. 41759-57619
For: COMPUTER NETWORK
PAYMENT SYSTEM :
:

Mail Stop RCE
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

SECOND AMENDMENT WITH RCE

In response to the Office Action dated December 20, 2006, Applicant submits the following amendment and remarks. Also accompanying this response is a Request for Continued Examination (RCE), a petition for a one (1) month extension of time, and the requisite fees.

Amendments to the Claims are reflected in the listing of claims which begins on Page 2 of this paper.

Remarks begin on Page 7 of this paper.

An **Appendix**, which is a formal Interview Summary, is attached following Page